

Information to identify the case:

Debtor 1:	Christopher J. Galloway	Social Security number or ITIN:	xxx-xx-4356
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 9/6/19
Case number:	19-27226-JNP	Date case converted to chapter:	7 6/28/22

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christopher J. Galloway	
2. All other names used in the last 8 years		
3. Address	7759 Corbett Ave. Pennsauken, NJ 08109	
4. Debtor's attorney Name and address	Daniel L. Reinganum McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052	Contact phone 856-482-5544 Email: DanielR@McDowellLegal.com
5. Bankruptcy trustee Name and address	Andrew Sklar Andrew Sklar, Chapter 7 Trustee 20 Brace Road Suite 205 Cherry Hill, NJ 08034	Contact phone 856-258-4050

For more information, see page 2 >

Debtor **Christopher J. Galloway**

Case number **19-27226-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 6/28/22
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	July 22, 2022 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 9/20/22
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
<p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Christopher J. Galloway
Debtor

Case No. 19-27226-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 28, 2022

User: admin
Form ID: 309A

Page 1 of 4
Total Noticed: 71

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2022:

Recip ID	Recipient Name and Address
db	+ Christopher J. Galloway, 7759 Corbett Ave., Pennsauken, NJ 08109-3664
518449592	+ Advocare Cohen Family Medicine, 5647 Westfield Ave., Pennsauken, NJ 08110-1836
518449593	+ Allergic Disease Associates, PC, 205 N. Broad St., Suite 300, Philadelphia, PA 19107-1578
518580616	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
518449598	Credit One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
518449599	Emergency Physicians Assoc. -So. Jersey, P.O. Box 740021, Cincinnati, OH 45274-0021
518449605	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725
518449606	+ Friedman Vartolo LLP, Attn: Jonathan C. Schwalb, Esq., 85 Broad Street, Suite 501, New York, NY 10004-1734
518449612	+ Jefferson Health - New Jersey, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
518449614	+ Lourdes Imaging Associates, PA, PO Box 95000-2840, Philadelphia, PA 19195-0001
518449615	+ Lourdes Medical Associates, PO Box 824626, Philadelphia, PA 19182-4626
518449616	+ Lourdes Medical Center, 1600 Haddon Avenue, Camden, NJ 08103-3101
518449617	+ Lourdes Urgent Care Services, PO Box 826479, Philadelphia, PA 19182-6479
518449621	Our Lady of Lourdes Medical Center, PO BOX 822099, Philadelphia, PA 19182-2099
518449626	#+ Raymond T. Pekala, M.D., 99 West Gate Drive, Cherry Hill, NJ 08034-2843
518449628	+ Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
518449630	South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710
518512627	+ Virtua Our Lady of Lourdes, PO Box 822099, Philadelphia, PA 19182-2099
518449642	Virtua Our Lady of Lourdes Hospital, 1601 Haddon Avenue, Allentown, PA 18103
518449643	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, Po Box 6429, Greenville, SC 29606

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: DanielR@McDowellLegal.com	Jun 28 2022 20:38:00	Daniel L Reinganum, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052
tr	Email/Text: Andrew.Sklar@txitrustee.com	Jun 28 2022 20:38:00	Andrew Sklar, Andrew Sklar, Chapter 7 Trustee, 20 Brace Road, Suite 205, Cherry Hill, NJ 08034
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 28 2022 20:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jun 28 2022 20:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518549528	+ EDI: CINGMIDLAND.COM		

District/off: 0312-1

User: admin

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		Jun 29 2022 00:33:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
518449594	^ MEBN	Jun 28 2022 20:35:11	Apex Asset Management, Attn: Bankruptcy Dept., 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
518449596	+ Email/Text: bankruptcy@bsifinancial.com	Jun 28 2022 20:39:00	BSI Financial Services, 314 S. Franklin St., PO Box 517, Titusville, PA 16354-0517
518555064	+ EDI: TCISOLUTIONS.COM	Jun 29 2022 00:33:00	Bank of Missouri, Attn Total Card, Inc., 2700 S. Lorraine Place, Sioux Falls, SD 57106-3657
518449595	+ EDI: TSYS2	Jun 29 2022 00:33:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518465419	+ EDI: AIS.COM	Jun 29 2022 00:33:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449597	Email/PDF: bncnotices@becket-lee.com	Jun 28 2022 20:44:16	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
518449600	^ MEBN	Jun 28 2022 20:34:18	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
518449601	^ MEBN	Jun 28 2022 20:34:57	Experian, PO Box 4500, Allen, TX 75013-1311
518449602	^ MEBN	Jun 28 2022 20:35:33	Financial Recoveries, Attn: Bankruptcy, 200 East Park Dr Ste 100, Mount Lurel, NJ 08054-1297
518449603	^ MEBN	Jun 28 2022 20:35:32	Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518449604	+ EDI: AMINFOFP.COM	Jun 29 2022 00:33:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518449607	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jun 28 2022 20:38:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 9013, Addison, TX 75001-9013
518474109	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jun 28 2022 20:38:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
518449608	+ EDI: IIC9.COM	Jun 29 2022 00:33:00	I C System Inc, 444 Highway 96 East, P.O. Box 64378, St. Paul, MN 55164-0378
518449609	+ EDI: IIC9.COM	Jun 29 2022 00:33:00	IC System, Inc., 444 Highway 96 East, Saint Paul, MN 55127-2557
518449610	+ EDI: IRS.COM	Jun 29 2022 00:33:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518449611	EDI: JEFFERSONCAP.COM	Jun 29 2022 00:33:00	Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302
518449613	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 28 2022 20:38:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
518449619	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 28 2022 20:39:00	Midland Funding, PO Box 2011, Warren, MI 48090-2011
518449620	+ EDI: CBS7AVE	Jun 29 2022 00:33:00	Midnight Velvet, Swiss Colony/Midnight Velvet, 1112 7th Ave, Monroe, WI 53566-1364
518449622	+ Email/Text: Bankruptcy.Notices@pnc.com	Jun 28 2022 20:38:00	PNC Bank, Natioanl Association, Mailstop: P5-PCLC-A1-R, 2730 Liberty Ave., Pittsburgh, PA 15222-4704
518449623	EDI: PRA.COM	Jun 29 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, PO Box 41067, Norfolk, VA 23541
518559307	+ Email/Text: joey@rmscollect.com	Jun 28 2022 20:39:00	Patient First c/o Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047

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518466354	Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2022 20:44:16	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518512465	+ EDI: JEFFERSONCAP.COM	Jun 29 2022 00:33:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518449624	+ EDI: JEFFERSONCAP.COM	Jun 29 2022 00:33:00	Premier Bankccard, LLC, Jefferson Capital Systems LLC, Assignee, PO Box 7999, Saint Cloud, MN 56302-7999
518449625	+ EDI: Q3G.COM	Jun 29 2022 00:33:00	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518449627	Email/Text: joey@rmscollect.com	Jun 28 2022 20:39:00	Receivables Management Systems, PO Box 73810, North Chesterfield, VA 23235-8047
518449629	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 28 2022 20:44:16	Resurgent Capital Services LP, PO Box 10587, Greenville, SC 29603-0587
518449631	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Jun 28 2022 20:38:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
518450584	+ EDI: RMSC.COM	Jun 29 2022 00:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518449632	+ EDI: RMSC.COM	Jun 29 2022 00:33:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518449633	+ EDI: AIS.COM	Jun 29 2022 00:33:00	T Mobile/ T-Mobile USA Inc., by American InfoSource as agent, 4515 N. Santa Fe Ave., Oklahoma City, OK 73118-7901
518468899	+ EDI: AIS.COM	Jun 29 2022 00:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449634	+ Email/Text: bncmail@w-legal.com	Jun 28 2022 20:39:00	TD Bank USA, N.A., c/o Weinstein & Riley, PS, 2001 Wesstern Ave., Suite 400, Seattle, WA 98121-3132
518449635	+ Email/Text: BankruptcyNotices@titlemax.com	Jun 28 2022 20:39:00	TitleMax of Delaware, 15 Bull St., Suite 200, Savannah, GA 31401-2686
518449637	+ EDI: TCISOLUTIONS.COM	Jun 29 2022 00:33:00	Total Visa/Bank of Missouri, Po Box 85710, Sioux Falls, SD 57118-5710
518449636	+ EDI: TCISOLUTIONS.COM	Jun 29 2022 00:33:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
518449638	^ MEBN	Jun 28 2022 20:35:01	TransUnion, PO Box 2000, Chester, PA 19016-2000
519298757	^ MEBN	Jun 28 2022 20:34:06	U.S. Bank Trust National Association., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501, U.S. Bank Trust National Association., c/o SN Servicing Corporation 95501-0305
519298756	^ MEBN	Jun 28 2022 20:34:05	U.S. Bank Trust National Association., c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
518449639	EDI: USBANKARS.COM	Jun 29 2022 00:33:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201
518550533	+ EDI: AIS.COM	Jun 29 2022 00:33:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518449640	+ EDI: AIS.COM	Jun 29 2022 00:33:00	Verizon, by American InfoSource LP, agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
518449641	+ EDI: VERIZONCOMB.COM	Jun 29 2022 00:33:00	Verizon Wireless, Attn: Verizon Wireless

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518569449 + Email/Text: bankruptcy@bsifinancial.com

Jun 28 2022 20:39:00

Bankruptcy Admini, 500 Technology Dr, Ste 550,
Weldon Spring, MO 63304-2225

Wilmington Savings Fund Society et al, c/o BSI
Financial Services, 314 S. Franklin Street, P.O.
Box 517, Titusville, PA 16354-0517

TOTAL: 51

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518516900	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518516127	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518559192	*+	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
518570225	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518566574	*	Quantum3 Group LLC as agent for, Second Round Sub LLC, PO Box 788, Kirkland, WA 98083-0788
518449618	##+	MidAmerica Bank & Trust Company, Attn: Bankruptcy, Po Box 400, Dixon, MO 65459-0400

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2022

Signature: /s/Gustava Winters